

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:	Group Art Unit: 3693
Wheeler Neff et al.	Confirmation No.: 1473
Serial No.: 10/775,578	Examiner: Thuan Q. Tran
Filed: February 9, 2004	
For: METHOD FOR LICENSED LENDER DISBURSEMENT OF LOAN PROCEEDS TO AN OUT-OF- STATE BORROWER TO ESTABLISH WITH GREATER CERTAINTY THAT THE LAW OF THE STATE IN WHICH THE LICENSED LENDER IS LOCATED IS THE STATE LAW WHICH GOVERNS THE LOAN TRANSACTION	

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants hereby respond to the Office Action mailed October 31, 2007.

A listing of the claims, including amendments thereto, begins on page 2 of this paper.

Remarks begin on page 5 of this paper.

A replacement sheet for the drawing is attached.